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Testimony and Statement for the Record of Chris Jay Hoofnagle, Lecturer in Residence, UC Berkeley Law

Before the House Energy and Commerce Subcommittees on Commerce, Trade, and Consumer Protection and Communications, Technology, and the Internet

Hearing on "Exploring The Offline And Online Collection And Use Of Consumer Information"

November 19, 2009 | 2123 RHOB

Dear Chairmen Rush and Boucher and Ranking Members Radanovich and Stearns,

Thank you for holding this hearing on the offline and online collection and use of consumer information.

It is undeniable that the sale of collection, use, and dissemination of personal information is critical to the success of a wide variety of businesses. Databases of demographic, behavioral, and "psychographic" profiles help companies identify new sales leads, new product offerings, retain customers who are likely to churn, manage risk, and importantly, identify people who are not likely to buy, thus making marketing more efficient. These practices help level the playing field among small and large businesses and can promote competition.

It is also undeniable that these practices have profound privacy and consumer protection implications. While much public attention has been focused upon information practices online, for a century similar practices have occurred offline. In some respects, consumers have more privacy rights in the online context than the offline context.

My testimony focuses upon offline collection and use of personal information. Polls conducted in 2005, 2007, and 2009 show that many Americans falsely believe that practices common in the offline data marketplace are illegal. Furthermore, many data practices are opaque to consumers, and in some circumstances, data brokers use "gag clauses" to keep consumers in the dark. Finally, some businesses use techniques to subtly identity individuals and link data to consumers without their knowledge or consent. These activities make consumers unwitting participants in profiling and contravene norms of transparency and fairness.



1. Consumer Knowledge of Common Offline Data Practices

In 2005, a team led by Professor Joseph Turow of the University of Pennsylvania's Annenberg School for Communication asked a national sample of Americans about common offline and online privacy practices. They found that, "...many adults who use the internet believe incorrectly that laws prevent online and offline stores from selling their personal information." For instance, 48% incorrectly answered false and 16% "don't know," to the statement, "When I subscribe to a magazine, by law that magazine cannot sell my name to another company unless I give it permission."

In fact, magazine publishers and many other companies can and do sell personal information about customers without statutory protections in place to ensure notice, transparency, choice, or accountability. The enormity of this marketplace is difficult to conceive of. One can start to unravel it by visiting http://lists.nextmark.com/. At this website, 60,000 lists of consumer personal information are sold. The sources of data are myriad; they include: public records, phone books, utilities companies, sweepstakes entry forms, magazine and newspaper subscriptions, purchases from infomercials, credit card companies, product warrant cards, and even services like pizza delivery. Many of these lists include highly sensitive personal information, and some describe consumers in a pejorative way.

Jennifer King, my colleague at UC Berkeley, and I were interested in probing whether Californians understood the rules of this marketplace. In 2007, we participated in the Golden Bear Omnibus Survey, a telephone-based survey of a representative sample of California residents conducted by UC Berkeley's Survey Research Center. We asked Californians about default rules for protecting personal information in nine contexts. In six of contexts (pizza delivery, donations to charities, product warranties, product rebates, phone numbers collected at the register, and catalog sales), a majority either didn't know or falsely believed that opt-in rules

¹ J Turow, L Feldman & K Meltzer, *Open to Exploitation: America's Shoppers Online and Offline*, Annenberg Public Policy Center 10 (2005), http://repository.upenn.edu/cgi/viewcontent.cgi?article=1035&context=asc_papers. Relevant questions from this survey are included as Appendix I.

² See e.g., 3 Pica Investigative Reporter 15, June 2005, available at http://www.pica-association.org/images/ 6-2005.pdf and Appendix II.

³ See examples included in Appendix II.

protected personal information from being sold to others.⁴ Only in two contexts—newspaper and magazine subscriptions and sweepstakes competitions—did our sample of Californians understand that personal information collected by the company could be sold to others.

Further analysis of the data showed that those with high privacy concern were much more likely to correctly answer the questions compared with those with low or mid-level privacy concern. This means that the segments of the American population most knowledgeable about privacy are also most likely to support new privacy laws. Conversely, those with a poorer understanding of the rules are more likely to be satisfied with the status quo.

In 2009, we collaborated with Joseph Turow on a national survey of internet—using adults, to better understand their conception of the privacy landscape. We found that respondents on average answered only 1.5 of 5 online laws and 1.7 of the 4 offline laws correctly because they falsely assumed government regulations prohibited the sale of data.⁵

Perhaps these are not surprising findings. Professor Alan Westin has long found that about half of Americans believe that, "Most businesses handle the personal information they collect about consumers in a proper and confidential way." This suggests that consumers believe that their transactions are confidential; that businesses cannot share details about consumers without informed consent. Confidentiality represents a very high level of information privacy; one that assumes that disclosure harms the data subject even if the confidential fact is not embarrassing. However, consumers rarely enjoy confidentiality guarantees in ordinary transactions.

Understanding the rules of data collection and use is important because current self-regulatory approaches require the consumer to exercise self help to protect privacy. For consumers to exercise a choice, they must know that it is available to them. In many marketplace contexts, however, they believe that the law has already taken a choice, one that guarantees them confidentiality in their transactions.

⁴ These questions are available in Appendix I. CJ Hoofnagle & J King, *Research Report: What Californians Understand About Privacy Offline*, (2008), http://papers.ssrn.com/sol3/papers.cfm?abstract_id=1133075.

⁵ Relevant questions are available in Appendix I. Joseph Turow et al., *Americans Reject Tailored Advertising and Three Activities that Enable It*, SSRN ELIBRARY (2009), http://ssrn.com/paper=1478214.

2. Gag Clauses and the Lack of Data Provenance

Recall that Professor Westin has repeatedly found that American consumers believe that businesses handle personal information in a confidential way. In fact, confidentiality is used regularly by data marketing companies. Database companies prohibit their clients from telling consumers how data were acquired, what data were acquired, and what categories the consumer has been placed in. One standard contract of a data broker requires that direct marketing to consumers, "...shall not contain any indication that Client or Client's customers possess any information about the recipient other than name and address..."

Imagine receiving advertising mail for a child or loved one who died,⁶ or marketing based upon receiving in vitro treatments that were ultimately ineffective,⁷ or targeted advertising based upon a sensitive medical condition.⁸ A consumer might ask, "how did I get on this list." Because of these gag clauses, the answer is: "we won't tell you."

6 "...The PRC [Privacy Rights Clearinghouse] has received numerous complaints from individuals who have recently experienced the death of their spouse. They continue to receive unsolicited mail addressed to that individual long after the death, and long after the surviving spouse has notified the mailers to stop sending solicitations. We have also been contacted by parents who have lost a baby due to miscarriage or Sudden Infant Death Syndrome, but who are receiving mail solicitations relevant to the infant years after the death (for example, "Now that your child is two, you will want to delight him with ... xyz."). There is no reason why these grieving individuals must continue to receive unsolicited mail, once they have told the mailers to cease. Yet, such instances are not uncommon in the annals of the PRC hotline." Comments of Beth Givens, Executive Director, Privacy Rights Clearinghouse, before the Federal Trade Commission workshop on The Information Marketplace: Merging and Exchanging Consumer Data, Apr. 30, 2001, available at http://www.privacyrights.org/ar/ftc-info mktpl.htm.

⁷ Milt Freudenheim, *And You Thought a Prescription Was Private - NYTimes.com*, NEW YORK TIMES, August 9, 2009, http://www.nytimes.com/2009/08/09/business/09privacy.html? r=2&em=&pagewanted=print.

⁸ "Addiction Responders – E-mail, Postal, Telephone: Who is struggling with an addiction to gambling, sex, or food? Who can't "just say no" to drugs, alcohol, or tobacco? Millions of American consumers, and Vente has them. Vente's Addiction Responders file has all the data you need to reach those Americans who suffer with addictions." Vente, Addiction Responders - E-mail, Postal, Telephone, available at

http://lists.venteinc.com/market;jsessionid=F62EC8004ECF547ECD814EB33907C378?page=research/category&id=5720

These gag clauses prevent transparency and frustrate self help remedies. They further frustrate "data provenance," the ability to determine from where data was collected and the rules and context governing its collection.

Without data provenance, consumers cannot tell what the original source was for personal information sold about them. This leads to several suboptimal outcomes: lack of data provenance obscures the sale of personal information to scammers. Lack of provenance makes it easier to sell lists where consumers are characterized in pejorative ways. Without provenance, consumers who have some desperate need to stop rediscosure of contact information (for instance, stalking victims or public officials) have no effective way of determining the source that is selling the information. A lack of provenance also makes it easier for companies to make strong privacy guarantees to consumers and illegally sell data to third parties. Consumers have no way of avoiding companies that quietly resell personal information, and thus are robbed of the market opportunity to vote with their feet for more privacy-preserving competitors.

3. Enhancement and Data Appends

Through enhancement, a business can "append" data to personal information that the company already has. For instance, if a retailer collects customers' phone numbers at the register, several US companies will "enhance" that information with additional data, such as name and address.

Consider this recent example from a California case:

Jessica Pineda visited a store in California owned by Williams-Sonoma Stores, Inc. (the Store) and selected an item to purchase. She then went to the cashier to pay for the item with her credit card. The cashier asked for her zip code, but did not tell her the consequences if she declined to provide the information. Believing that she was required to provide her zip code to complete the transaction, Pineda provided the information. The cashier recorded it into the electronic cash register and then completed the transaction. At the end of the transaction, the Store had Pineda's credit card number, name and zip code recorded in its databases.

After acquiring this information, the Store used customized computer software to perform reverse searches from databases that contain millions of names, e-mail addresses, residential telephone numbers and residential addresses, and are indexed in a manner that

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⁹ See e.g., Daniel J. Solove, The Datran Media Case: Information Privacy Due Diligence, Apr, 11, 2006, http://www.concurringopinions.com/archives/2006/04/the datran medi 1.html

resembles a reverse telephone book. The Store's software then matched Pineda's now-known name, zip code or other personal information with her previously unknown address, thereby giving the Store access to her name and address."¹⁰

Through these practices, data companies can identify and attach additional personal information to customer profiles. Data brokers claim that enhancement increases efficiency and that it is a convenient way to connect consumers to businesses they frequent. However, users of enhancement assume that the consumer wants this information to be shared. Instead of simply asking the consumer for information, they use techniques unfamiliar to consumers to elicit it.

I believe that this is unfair to consumers. Enhancement generally occurs without notice to consumers. It also interferes with a basic privacy strategy: selective revelation. Consumers attempt to protect their privacy by limiting disclosure of personal information, but when businesses use enhancement, any amount of information shared can obviate selective revelation.

Conclusion

In our 2009 survey, consumers expressed great frustration with the existing privacy landscape. Seventy percent wanted companies to be fined more than \$2,500 for information privacy violations. Ninety-two percent wanted a right to delete personal information held by companies. In reality however, consumers have virtually no statutory rights with respect to offline data. This has led to abuses, including the sale of lists to scammers.

Congress should recognize that the sale of personal information about Americans has many benefits for consumers and for commerce. But it should also recognize that these practices must be performed in such a way that respects the consumer. My testimony has revealed several practices in this space that treat the individual as an object. A rights-based framework that promotes transparency and data provenance could address the harms and affronts to dignity resulting from the offline sale of personal information.

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¹⁰ *Pineda v. Williams-Sonoma Stores Inc.*, Cal. Ct. App., 4th Dist., No. D054355, certified for publication 10/23/09, available at www.courtinfo.ca.gov/opinions/documents/D054355.DOC.

Questions ¹¹ , 12	Year	True	False	DK
When I subscribe to a magazine, by law that magazine cannot sell	2005	36	48	16
my name to another company unless I give it permission. (N=1500,				
national, 2005)				
When I subscribe to a newspaper or magazine, the publisher is	2007	46.6	50.9	2.5
prohibited from selling my address and phone number to other				
companies, unless I give them explicit permission. (N=309,				
California only, 2007)	2000	26	40	1.7
When you subscribe to a newspaper or magazine by mail or phone,	2009	36	49	15
the publisher is not allowed to sell your address and phone number				
to other companies without your permission. (N=1000, National, 2009)				
When I order a pizza to be delivered to my home, the pizza company	2007	54.7	39.5	5.8
is prohibited from selling my address and phone number to other	2007	34.7	39.3	3.6
companies, unless I give them explicit permission. (N=341,				
California only, 2007)				
When you order a pizza by phone for home delivery, the pizza	2009	44	31	25
company is not allowed to sell your address and phone number to	2009			23
other companies without your permission. (N=1000, National, 2009)				
When I give money to charity, by law that charity cannot sell my	2005	47	28	25
name to another charity unless I give it permission (N=1500,				
National, 2005)				
When I make a donation to a charity, the charity is prohibited from	2007	43.6	42.4	13.9
selling my address and phone number to other companies, unless I				
give them explicit permission. (N=339, California only, 2007)				
When I enter a sweepstakes contest, the sweepstakes company is	2007	42.2	54.7	3.1
prohibited from selling my address or phone number to other				
companies, unless I give them explicit permission. (N=292,				
California only, 2007)				
When you enter a sweepstakes contest, the sweepstakes company is	2009	28	57	15
not allowed to sell your address or phone number to other companies				
without your permission. (N=1000, National, 2009)				

¹¹ Questions asked in 2005 have a N of 1500, and derive from J Turow, L Feldman & K Meltzer, *Open to Exploitation: America's Shoppers Online and Offline*, ANNENBERG PUBLIC POLICY CENTER 10 (2005),

http://repository.upenn.edu/cgi/viewcontent.cgi?article=1035&context=asc_papers. Questions asked in 2007 derive from CJ Hoofnagle & J King, *Research Report: What Californians Understand About Privacy Offline*, (2008),

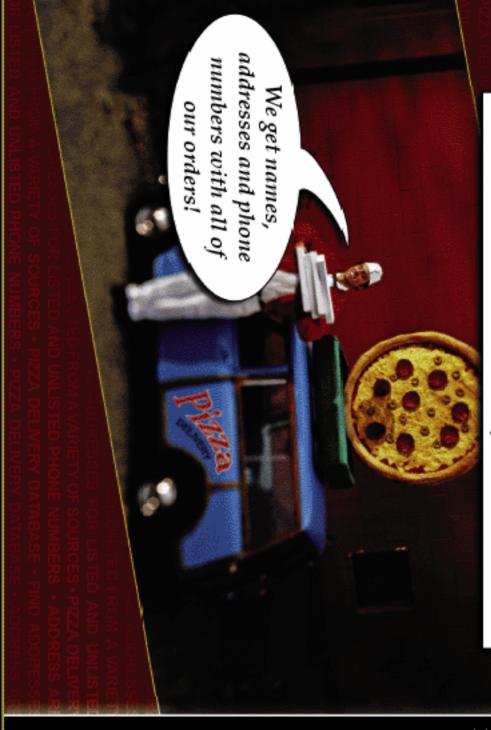
http://papers.ssrn.com/sol3/papers.cfm?abstract_id=1133075. Questions asked in 2009 have a N of 1000 and derive from Joseph Turow et al., *Americans Reject Tailored Advertising and Three Activities that Enable It*, SSRN ELIBRARY (2009), http://ssrn.com/paper=1478214.

¹² The correct answer appears in **bold**.

Appendix I

When I send in a product warranty card, the product manufacturer is	2007	50.3	38.9	10.8
prohibited from selling my address or phone number to other				
companies, unless I give them explicit permission. (N=365,				
California only, 2007)				
When I give my phone number to a store cashier, the store is	2007	56.9	38.9	4.2
prohibited from selling my address or phone number to other				
companies, unless I give them explicit permission. (N=333,				
California only, 2007)				
When you give your phone number to a store cashier, the store is not	2009	49	33	18
allowed to sell your address or phone number to other companies				
without your permission. (N=1000, National, 2009)				
When I complete a form for a rebate on a product, the product	2007	50.8	37.2	12.1
manufacturer is prohibited from selling my address and phone				
number to other companies, unless I give them explicit permission.				
(N=388, California only, 2007)				
When I order something from a catalog, the catalog company is	2007	48.5	47.9	3.7
prohibited from selling my address and phone number to other				
companies, unless I give them explicit permission. (N=308,				
California only, 2007)				
My supermarket is allowed to sell other companies information	2005	36	36	28
about what I buy. (N=1500, National, 2005)	2002			20
When I purchase groceries using a loyalty or club card, the grocery	2007	49.8	42.6	7.6
	2007	77.0	42.0	7.0
store is prohibited from selling my address and phone number to				
other companies, unless I give them explicit permission. (N=293,				
California only, 2007)				

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\$15.00/M		P/S LABELS	3,161	Actinic Keratosis
\$50.00/F		EMAIL		
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\$10.00/M	RESIDENCE	LENGTH OF RESIDENCE	(Rates on	Permission based E-mail addresses are available. (Rates on
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Cancer - Breast Cancer

633,600 156,200

Body Odor

Cancer-Prostate Cancer-Other Cancer-Lung

Canker Sores

1,760,000 5,500,000

125,400

6,083 1,572

Cardiovascular Disease

Cellulite

Cataracts

Blood Disorder	Blindness /Visual Impairment	Bladder Control	Bedwetting	Bad Breath	Athletes foot	Asthma - Child	Asthma	Arthritis-Rheumatoid	Arthritis	Anemia	Alzheimer's	ADD/ADHD
67,042	7,692,630	5,170,000	367,950	18,978	90,650	111,100	3,663,000	2,695,000	10,340,000	6,287	176,000	322,300
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Hearing Difficulty	Headaches - Frequent	Gum Disease	Gastritis/Gastroenteritis	Fibromyalgia	Epilepsy	Endometriosis	Emphysema	Erectile Dysfunction	Eczema	Dry Eyes	Diabetes Type 2	Diabetes Type 1	Diabetes - Juvenile	Diabetes (total)	Crohn's Disease	COPD	Constipation	Colitis	Cold Sores	Chronic Fatigue Syndrome	Chronic Bronchitis	Cerebral Palsy
1,980,000	4,950,000	594,933	1,038,400	6,433	164,387	49,033	233,200	932,800	440,000	1,650,000	3,080,000	328,350	345,400	4,565,000	42,350	451,000	5,720,000	26,950	3,190,000	13,433	1,540,000	1,121
Nosebleeds, Frequent	Neuropathy/Nerve Pain	Nail Fungus	Multiple Sclerosis	Morbid Obesity	Migraines	Menstrual Cramps/PMS	Menopause	Macular Degeneration	Lupus	Lactose Intolerance	Kidney Disease	Insomnia	Impotence	IBS/Irritable Bowel Syndrome		High Cholesterol	High Blood Pressure	Herpes	Hepatitis C - Self	Hepatitis C - Acquaintance	Hemormoids	Heartburn
256,300	332,200	47,300	149,600	1,430,000	7,150,000	1,127,375	517,000	372,900	3,705	13,090,000	246,400	9,020,000	2,884	531,714		14,080,000	122,320,000	3,873	9,134	17,600	2,420,000	3,190,000

Osteoporosis	3,300,000
Pain - Arm and Shoulder	845,478
Pain - Back	3,630,000
Pain - Chronic Pelvic	9,886
Pain - Joint	163,900
Pain - Leg, Hip, Knee, Ankle, Foot	85,923
Pain - Muscle	202,475
Pain – Total	22,220,000
Pain - Stress & Tension	39,664
Parasites	1,486
Parkinson's Disease	167,200
Physical Handicap	419,100
Poor Leg Circulation	8,533
Prostate - Enlarged	1,002,100
Psoriasis	507,100
Puffy Eyes	14,717
Respiratory Aliments	8,360,000
Rosacea	4,626
Sensitive Skin	1,672,068
Sexual Dysfunction	14,077
Sinusitis	1,323,832
Skin Rash	1,650,000
Snoring	11,220,000

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672,007	Yeast Infection
188,100	Wheel Chair
8,671	Wart
5,818	Vaginal infections
9,225	Urinary Tract Infections
501,600	Ulcer
4,085	Tumor
18,201	Tooth Decay
639,730	Sports Injury
271,504	Spinal Injury
6,699	Spinal Disorders

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\$125.00/M \$125.00/M \$125.00/M \$1 merchandise cicials. This file is sive infomercial mercial credit ret or product on nercial credit ret for buying ial credit card cial TV, checking their credit card										\$125.00/M	09/30/2009		
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112,920 TOTAL UNIVERSE / BASE RATE

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those is a second sect in front of those that there is	loyal repeat <mark>impulsive</mark> credit card buyers. As long as	Pulse TV's impulsive infomercial credit card buyers are		their mail, and surfing the internet with their credit card	buvers are constantly watching infomercial TV, checking	new products. These impulsive infomercial credit card	card huware have a very impulsive mindred for huwing	card buyers love to buy the newest gadget or product on	credit card buyers. These impulsive infomercial credit	updated monthly with all the new impulsive infomercial	Pulse TV (www.pulsetv.com) is an general merchandise retailor that advertises through informercials. This file is	DESCRIPTION	7,837 AUG 2009 \$125.00/M	9,627 SEP 2009 \$125.00/M
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have spent an average of \$30 per transaction. credit card buyers all bought with their credit card and the credit card ready to buy. These impulsive infomercial they need or want they have the impulsive nature and there is a new product in front of them that they feel

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